

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

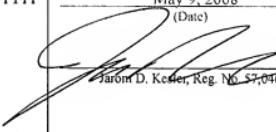
Applicant : Bushman et al.
App. No : 10/679,275
Filed : October 10, 2003
For : SECURE ELECTRONIC PAYMENT
MESSAGING SYSTEM WITH
RECONCILABLE FINALITY
Examiner : Brian E. Fertig
Art Unit : 4124
Conf # : 7516

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May 9, 2008

(Date)



Jason D. Kester, Reg. No. 52,0467

AMENDMENTS AND RESPONSE TO OFFICE ACTION DATED NOVEMBER 9, 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated November 9, 2007, Applicant respectfully submits
the following amendments and comments in connection with the above-captioned application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 5 of this paper.